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To: [Public Hearing;](#)
CC:
Subject: Wal-Mart workers will be further abused with a WM bank...
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Attachments:

The American dream is proudly fulfilled when you can drive to one store and purchase a wrench set, bicycle, maternity shirt, ground beef, and fresh deli cheese all under the same roof. And if the frantic shopper in question would have a problem finding any one of these products—or countless others—simply look for one of the numerous friendly faces donning a crisp blue vest that asks the universal question, “How may I help you?” Thus is the utopian vision of Wal-Mart. That’s how it all looks in the commercials, ads and websites, anyway. You know—the ones with the walking, talking gingerbread men holding conversations with pleasant old employees bearing a strong grandfather-like appeal. Consider the TV ads that show families with their adorable children suffering from terminal illnesses that had their lives miraculously saved by the warm legacy established by Mr. Sam known as the “Wal-Mart Family.” Another view of the world’s largest retailer is being shown more readily, however. A view of the corporation’s stalwart resistance towards unions. A view of low wages that keeps countless families below the poverty level. A view of healthcare that would indebt those employed rather than protect them. A view of countless other extreme and unjust inadequacies visited upon Wal-Mart employees.

Wal-Mart reports having nearly 5,000 stores open—Sam’s Club included—and those within their employment easily swells past a million people. The company also reports having made over \$256 billion in international profits by the end of the 2004 fiscal year. But despite such immensely high revenue, the average hourly wage of a “sales associate” was that of \$8.23 an hour and \$7.92 for cashiers—the two most common jobs held within the company. Such wages only brought an employee around \$13,861 annually, as reported by Business Week in 2003. The poverty level for a family of three at the time was \$15,260.

Aside from the low hourly pay, developing a nagging cough or a nose that is constantly running is not in the benefit of a Wal-Mart employee either. Of the 1.3 million U.S. employees of Wal-Mart, only 48 percent are covered by the insurance plans provided. That is in stark contrast to the average of

other large corporations which cover around 68 percent of their employees. So steep are the prices of the “Wally World” insurance plans that in order to pay for family coverage, one would have to pay \$70.50 bi-weekly. That sends Wal-Mart’s most affordable family plan up to \$3,000 a year. Now consider their annual earnings.

There is much more to the whole story than just low wages and unrealistic health insurance, though. Social and emotional factors play a role on a deeper level. You are not going to always see a smiling face if you need to ask an employee where the hand soap is, or if you order a pound of turkey breast so thin that you intend to read the fine print of a warranty through it. Think about the reasons why. There has been some resistance in the past, such as the lawsuits brought against the company in the past concerning unpaid overtime—which resulted in a \$50 million settlement in Colorado a few years back. But other issues, such as the current battle for 1.6 billion women—current and former Wal-Mart employees—over position and pay raise injustices due to gender. Consider even the on-going fight being waged by advocacy groups, Wal-Mart Watch and Wakeup Wal-Mart, which will soon march on Washington.

But ignore the whole national view of the corporation for a minute and think about a Wal-Mart that you shop at. Watch how customers treat the employees. It’s like the blue vest and badge is a big red flag for verbal brutalization. What you see on TV or in a magazine is not a guarantee for good, decent customer service at Wal-Mart—though that’s the promise. But such pledges made by the Wal-Mart bigwigs are just as empty as the ones made to their employees. Generally, a question asked with a pleasant tone and a calm voice will usually guarantee you the same in return the next time you need to find a jar of mayonnaise or a pack of underwear. If not, consider the cliché of walking a mile in their shoes.

But beyond the rights of the workers being grossly neglected, it Wal-Mart is allowed to establish their own bank; they will control the monetary lives of their employees further. Beyond giving the wages only allowing them to only realistically shop at Wal-Mart, empty lies will be made to persuade employees—millions of them—to invest their money into their back. This will mean that once Wal-Mart employees earn their pittance, they are handing it right back over to their fascist employer. Please, do not allow this to happen. Millions of American lives will be economically brutalized further.